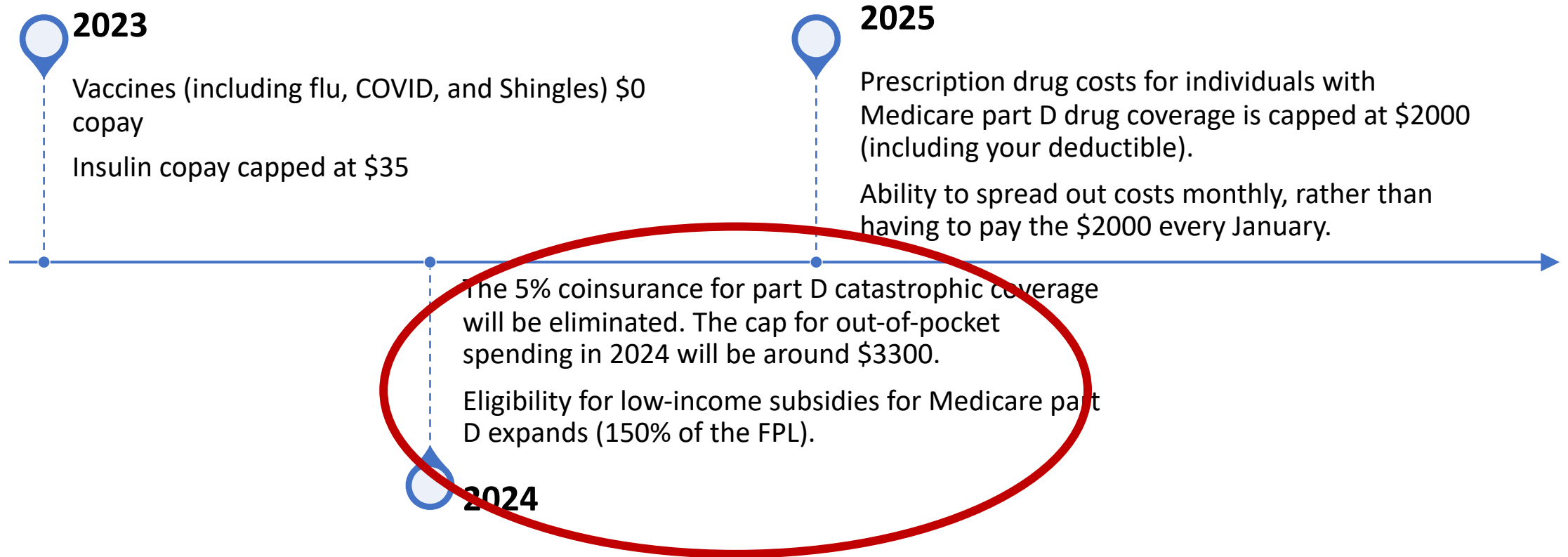


# Breaking News: The Inflation Reduction Act Impact on Medicare Part D



# Example 1-Philadelphia County Patient with MM on **Revlimid**

## MONTHLY PREMIUM

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**\$9.90** Includes: Only drug coverage

## TOTAL DRUG & PREMIUM COST (for the rest of 2024)

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**\$8,118.80** Retail pharmacy: Estimated total drug + premium cost

**\$8,118.80** Mail-order pharmacy: Estimated total drug + premium cost

## DEDUCTIBLE

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**\$280.00** Drug deductible

## Example 2- Philadelphia County 2024 Plan

Patient with MM on **Revlimid**

### MONTHLY PREMIUM

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**\$40.70** Includes: Only drug coverage

### TOTAL DRUG & PREMIUM COST (for the rest of 2024)

---

**\$8,488.40** Retail pharmacy: Estimated total drug + premium cost

**\$8,488.40** Mail-order pharmacy: Estimated total drug + premium cost

### DEDUCTIBLE

---

**\$545.00** Drug deductible

# Example 3-Philadelphia County 2024 Plan

## Patient with MM on **Revlimid**

- Why being IN-NETWORK matters

### MONTHLY PREMIUM

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**\$78.90** Includes: Only drug coverage

### TOTAL DRUG & PREMIUM COST (for the rest of 2024)

---

**\$218,646.62** Retail pharmacy: Estimated total drug + premium cost

**\$8,946.80** Mail-order pharmacy: Estimated total drug + premium cost

### DEDUCTIBLE

---

**\$0.00** Drug deductible

Example 4-  
Philadelphia  
County Plan  
Patient with  
MM on  
**Pomalyst**

## Wellcare Value Script (PDP)

Wellcare | Plan ID: S4802-141-0

Star rating: ★★☆☆☆

### MONTHLY PREMIUM

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**\$0.50** Includes: Only drug coverage

### TOTAL DRUG & PREMIUM COST (for the rest of 2024)

---

**\$3,339.03** Retail pharmacy: Estimated total drug + premium cost

**\$3,339.03** Mail-order pharmacy: Estimated total drug + premium cost

### DEDUCTIBLE

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**\$545.00** Drug deductible

A collection of medical supplies including a black stethoscope, a pair of yellow gloves, a green surgical mask, a pair of black-rimmed glasses, a silver pen, and a spiral-bound notebook, all arranged on a solid pink background.

# Medicare Supplemental Plans

AKA Medigap

# Medigap (Supplemental Plans)

A Medicare Supplement Insurance (Medigap) policy helps pay some of the health care costs that Medicare A and B doesn't cover.

Sold by private companies.

Can charge more for individuals with pre-existing conditions, especially if purchased outside of your initial enrollment period or annual open enrollment).



# What will a gap plan cost?

- It depends...
  - When you buy a plan
  - Pre-existing conditions
  - Your age
  - Where you live
  - Tobacco use
  - Type of plan you purchase





Medicare Supplement Insurance (Medigap) plans										
Benefits	A	B	C*	D	F*	G	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%**
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2017			
							\$5,120	\$2,560		

- Plans C and F are no longer available for new enrollees.
- 2024 Deductible \$240.00



# When can I buy a Medigap Plan?

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- **Initial Open Enrollment Period**
  - Begins the month you turn 65 AND elect Part B.
  - Continues for 6 months.
  - Best time to buy—cannot use medical underwriting or charge higher premiums due to pre-existing condition.
- **Annual Open Enrollment**
  - October 15<sup>th</sup> -Dec 7<sup>th</sup>
- **Outside of Enrollment Periods**